

United States Bankruptcy Court
District of Oregon

In re:
Elbert G Garboden
Sherry L Garboden
Debtors

Case No. 15-35133-rld
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0979-3

User: Admin.
Form ID: DWA

Page 1 of 1
Total Noticed: 23

Date Rcvd: Mar 31, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 02, 2016.

db/jdb +Elbert G Garboden, Sherry L Garboden, 16102 NE San Rafael, Portland, OR 97230-5254
smg +Dept of Justice, Division of Child Support, Attn: Bankruptcy Unit, POB 14670,
Salem, OR 97309-5013
smg +US Attorney General, Department of Justice, 10th & Constitution NW,
Washington, DC 20530-0001
cr +CitiMortgage, Inc., C/O ALDRIDGE PITE, LLP, 4375 Jutland Drive, Suite 200,
P.O. Box 17933, San Diego, CA 92177-7921
101096470 Home Depot Credit Services, PO Box 78011, Phoenix, AZ 85062-8011
101096474 +OnPoint Credit Union, PO Box 3750, Portland, OR 97208-3750

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QAEMITCHELL.COM Apr 01 2016 00:33:00 Amy E Mitchell, POB 2289,
Lake Oswego, OR 97035-0074
smg EDI: ORREV.COM Apr 01 2016 00:33:00 ODR Bkcy, 955 Center NE #353, Salem, OR 97301-2555
smg +E-mail/Text: usaor.bankruptcy@usdoj.gov Apr 01 2016 00:45:30 US Attorney, US Attorney,
1000 SW 3rd Ave #600, Portland, OR 97204-2936
cr +E-mail/Text: ZyCredit.A.User@lesschwab.com Apr 01 2016 00:45:08
Les Schwab Tire Centers of Portland Inc, POB 5350, Bend, OR 97708-5350
cr +EDI: WFFC.COM Apr 01 2016 00:33:00 Wells Fargo Bank N.A. dba Wells Fargo Dealer Servi,
P.O. Box 3569, Rancho Cucamonga, CA 91729-3569
101096466 EDI: BANKAMER.COM Apr 01 2016 00:33:00 Bank of America, PO Box 851001,
Dallas, TX 75285-1001
101096465 EDI: BANKAMER.COM Apr 01 2016 00:33:00 Bank of America, PO Box 650070,
Dallas, TX 75265-0070
101096467 EDI: RMSC.COM Apr 01 2016 00:33:00 Chevron/Synchrony Bank, PO Box 530950,
Atlanta, GA 30353-0950
101096468 EDI: CIAC.COM Apr 01 2016 00:33:00 Citi Mortgage, PO Box 689196,
Des Moines, IA 50368-9196
101096469 EDI: CRFRSTNA.COM Apr 01 2016 00:33:00 Firestone/Credit First NA, PO Box 81344,
Cleveland, OH 44188-0344
101096471 EDI: IRS.COM Apr 01 2016 00:33:00 Internal Revenue Service, PO Box 7346,
Philadelphia, PA 19101-7346
101096472 +E-mail/Text: ZyCredit.A.User@lesschwab.com Apr 01 2016 00:45:08 Les Schwab, PO Box 5350,
Bend, OR 97708-5350
101096473 +EDI: ORREV.COM Apr 01 2016 00:33:00 ODR, 955 Center Street, NE Room 353,
Attn: Bankruptcy Unit, Salem, OR 97301-2555
101169368 +EDI: RESURGENT.COM Apr 01 2016 00:33:00 PYOD LLC, c/o Resurgent Capital Services,
PO Box 19008, Greenville, SC 29602-9008
101096475 EDI: RMSC.COM Apr 01 2016 00:33:00 Phillips 66 Co/SYNCB, PO Box 530942,
Atlanta, GA 30353-0942
101096476 EDI: WFFC.COM Apr 01 2016 00:33:00 Wells Fargo Card Services, PO Box 30086,
Los Angeles, CA 90030-0086
101096477 EDI: WFFC.COM Apr 01 2016 00:33:00 Wells Fargo Dealer Services, PO Box 25341,
Santa Ana, CA 92799-5341

TOTAL: 17

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 02, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 31, 2016 at the address(es) listed below:
NONE.

TOTAL: 0

FILED

March 31, 2016

Clerk, U.S. Bankruptcy Court

Below is an order of the Court.


U.S. Bankruptcy Judge

DWA (12/6/07) ljr

**UNITED STATES BANKRUPTCY COURT
District of Oregon**

In re

Elbert G Garboden, xxx-xx-8798
Sherry L Garboden, xxx-xx-0127

Debtor(s)

)
) Case No. **15-35133-rld7**
)
) CHAPTER 7 ORDER RE:
) DISCHARGE OF DEBTOR(S)
)

It appearing that on 10/31/15 a bankruptcy petition was filed by the debtor(s); timely complaints filed pursuant to 11 USC §523(a) could be pending and the court could still order that any affected debt is nondischargeable, however no complaint objecting to the debtor's discharge pursuant to 11 USC §727 was timely filed (or such complaint was filed, and after due notice and hearing, was dismissed); and therefore,

IT IS ORDERED that:

1. The debtor(s) shall be granted a discharge under 11 USC §727.
2. Each of the debtor's timely filed reaffirmation agreements that either did not require court approval, or that was approved by court order and was not subsequently either stricken or rescinded, is deemed enforceable (though possibly still subject to rescission to the extent provided by 11 USC §524). The information specified by 11 USC §524(d) was provided to the debtor(s) either as certified by an attorney in the agreement, or by the court on the back of the Notice of Discharge Hearing or at any Discharge Hearing.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person(s) named as a debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited. The discharge prohibits any attempt to collect from a debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. (If applicable there are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.) A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

Page 1 of 2 IMPORTANT: Debtors MUST READ BOTH SIDES of this document!

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts that are Discharged. The Chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to Chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged. Some of the common types of debts which are not discharged in a Chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are for domestic support obligations, or debts to a spouse or former spouse for property settlement;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts the bankruptcy court specifically has decided or will decide in this case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Page 2 of 2 IMPORTANT: Debtors MUST READ BOTH SIDES of this document!

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